

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Case No. 17-15089-ref
Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 2 Date Rcvd: Sep 06, 2017 Form ID: 3091 Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 08, 2017.
db
                 +Tabatha O Scott,
                                       762 Trout Creek Lane, Allentown, PA 18103-4963
                 +FREDERICK L. REIGLE,
                                           Chapter 13 Trustee,
                                                                    2901 St. Lawrence Avenue,
                                                                                                  P.O. Box 4010.
tr
                   Reading, PA 19606-0410
                 +Bureau of Audit and Enforcement,
                                                         City of Allentown,
                                                                                 435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
smg
                  City Treasurer, Eighth and Washington Streets,
                                                                           Reading, PA 19601
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                      Allentown, PA 18101-2401
smg
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
                                                     4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1837
13958330
                 +Lakeview Loan Servicing, LLC,
                                                                 701 Market Street, Ste 5000,
                              c/o Matteo S. Weiner, Esq.,
13968884
                 +M&T Bank,
                   Philadelphia, PA 19106-1541
                ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
13966562
                 (address filed with court: People's First FCU,
                                                                         2141 Downyflake Ln,
                                                                                                 Allentown, PA 18103)
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ekaushas@kaushaslaw.com Sep 07 2017 04:30:52

EDWARD J. KAUSHAS,

Law Offices of Edward J. Kaushas, 995 Sunrise Drive, Pittston, PA 18640
                 +E-mail/Text: robertsl2@dnb.com Sep 07 2017 04:31:50
                                                                                Dun & Bradstreet, INC,
smg
                   3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2017 04:31:12
sma
                   Pennsylvania Department of Revenue,
                                                             Bankruptcy Division,
                                                                                       P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2017 04:31:55
smg
                                                                                                    U.S. Attorney Office,
                 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 07 2017 04:31:42
                                                                                          Philadelphia, PA 19106-4404
                                                                                               United States Trustee,
ust
                 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, +EDI: AMEREXPR.COM Sep 07 2017 04:23:00 AMEX, PO Box 981537
                                                                                              Philadelphia, PA 19107-4405
                                                                  AMEX,
                                                                           PO Box 981537,
                                                                                              El Paso, TX 79998-1537
13966563
                 +E-mail/Text: bankruptcy@bbandt.com Sep 07 2017 04:31:06
13965903
                                                                                     BB&T, Bankruptcy Section,
                 PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
+EDI: NAVIENTFKASMDOE.COM Sep 07 2017 04:23:00 De
13966561
                                                                          Department of Education/Navient,
                   PO Box 9635, Wilkes-Barre, PA 18773-9635
                  E-mail/Text: camanagement@mtb.com Sep 07 2017 04:31:10
13970899
                                                                                    Lakeview Loan Servicing, LLC,
                                                       Buffalo, NY 14240-1288
                   c/o M&T Bank, P.O. Box 1288,
13966559
                  E-mail/Text: camanagement@mtb.com Sep 07 2017 04:31:10
                                                                                    M&T Bank.
                                                                                                1 Fountain Plz.
                   Buffalo, NY 14203
13966560
                 +E-mail/Text: blegal@phfa.org Sep 07 2017 04:31:44
                                                                               PA Housing Finance Agency,
                   2101 N. Front Street, Harrisburg, PA 17110-1086
                 +E-mail/Text: External.Collections@phoenix.edu Sep 07 2017 04:32:29
13972313
                                                                                                  University of Phoenix,
                   4615 Elwood Street, 3rd floor,
                                                        Phoenix, AZ 85040-1908
                                                                                                        TOTAL: 12
             ***** BYPASSED RECIPIENTS *****
                                                                                                        TOTAL: 0
NONE.
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR. 2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2017 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: dlv Page 2 of 2 Date Rcvd: Sep 06, 2017

Form ID: 309I Total Noticed: 21

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

EDWARD J. KAUSHAS on behalf of Debtor Tabatha O Scott ekaushas@kaushaslaw.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER on behalf of Creditor LakeView Loan Servicing, LLC
bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Case 17-15089-ref Doc 13 Filed 09/08/17 Entered 09/09/17 01:20:17 Desc Imaged

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Information to	Information to identify the case:							
Debtor 1	Tabatha O	abatha O Scott			Social Security number or ITIN xxx-xx-3234			
	First Name	Middle Name	Last Name	_	EIN			
Debtor 2	First Name	Middle Name	Last Name	_	Social Security number or ITIN			
(Spouse, if filing)					EIN			
United States Bank			Date case filed for chapter 13 7/28/17					
Case number: 17	'-15089-ref							

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Tabatha O Scott		
2.	All other names used in the last 8 years	aka Tabatha O Robinson, aka Tabatha O Robinson Scott		
3.	Address	762 Trout Creek Lane Allentown, PA 18103		
4.	Debtor's attorney Name and address	EDWARD J. KAUSHAS Law Offices of Edward J. Kaushas 995 Sunrise Drive Pittston, PA 18640	Contact phone 570–299–7487 Email: <u>ekaushas@kaushaslaw.com</u>	
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com	
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.	
	www.pacer.gov.		Contact phone (610)2085040 Date: 9/6/17	

For more information, see page 2

Debtor Tabatha O Scott Case number 17–15089–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	October 3, 2017 at 1:30 PM	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102				
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.					
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:					
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 					
		Deadline for all creditors to file a proof of clain (except governmental units):	η Filing deadline:	1/1/18			
		Deadline for governmental units to file a proof of Filing deadline: 1/24/18 claim:					
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: If you d, you	30 days after the conclusion of the meeting of creditors			
9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of 866.15 per month for 60 month confirmation will be held on: 11/9/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washing PA 19601				· ·			
10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law any questions about your rights in this case.							
11	. Filing a chapter 13 bankruptcy case						
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.					
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all a debt. However, unless the court orders otherwise, the debts will not be discharged until all under the plan are made. A discharge means that creditors may never try to collect the debt debtors personally except as provided in the plan. If you want to have a particular debt exce discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fe bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.							